

UNITED STATES DEPARTMENT OF JUSTICE
Main Document Page 1 of 25
OFFICE OF THE UNITED STATES TRUSTEE

CENTRAL DISTRICT OF CALIFORNIA

In Re: Ronald Frances Palmer Lola Marie Palmer Debtor(s).	CHAPTER 11 (NON-BUSINESS) Case Number: 9:18-bk-10894-DS Operating Report Number: 4 For the Month Ending: September 30, 2018
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I. CASH RECEIPTS AND DISBURSEMENTS
A. (HOUSEHOLD ACCOUNT*)

1. TOTAL RECEIPTS PER ALL PRIOR GENERAL ACCOUNT REPORTS	5,309.06
2. LESS: TOTAL DISBURSEMENTS PER ALL PRIOR GENERAL ACCOUNT REPORTS	2,055.24
3. BEGINNING BALANCE:	3,253.82
4. RECEIPTS DURING CURRENT PERIOD:	2,125.00
5. BALANCE:	5,378.82
6. LESS: TOTAL DISBURSEMENTS DURING CURRENT PERIOD	2,660.59
7. ENDING BALANCE:	2,718.23

8. Household Account Number(s):	# XXXXXX3140
Depository Name & Location:	US Bank
	PO Box 1800, Saint Paul, MN 55101-0800

* All receipts must be deposited into the general account.

** Include receipts from the sale of any real or personal property out of the ordinary course of business; attach an exhibit specifying what was sold, to whom, terms, and date of Court Order or Report of Sale.

***This amount should be the same as the total from page 2.

Date mm/dd/yyyy	Check Number	Payee	Purpose	Amount
9/5/2018	1013	Aetna	Medical Insurance	24.30
9/5/2018	1012	Aetna	Medical Insurance	19.70
9/5/2018	1008	US Postal Service	PO Box Rent Fee	269.00
9/5/2018	1009	Transamerica Life Insurance	Medical Insurance	203.00
9/5/2018	1010	Transamerica Life Insurance	Medical Insurance	203.00
9/5/2018	1014	Verizon Wireless	Cell Phone	86.82
9/6/2018	1011	Intuit-Lacerte	Tax Return Preparation	168.00
9/12/2018	EFT	General Account	Transfer Funds to General Account	1,000.00
9/17/2018	EFT	US Bank	Fees	5.00
9/25/2018	1021	Cash	Petty Cash	200.00
9/26/2018	1015	Aweber	Auto Responder	19.00
9/27/2018	1016	Frontier	Telephone	56.77
9/28/2018	1017	Transamerica Life Insurance	Medical Insurance	203.00
9/28/2018	1018	Transamerica Life Insurance	Medical Insurance	203.00
TOTAL DISBURSEMENTS THIS PERIOD:				2,660.59

Bank statement Date: 9/30/2018 Balance on Statement: 2,718.23

Plus deposits in transit (a):

<u>Deposit Date</u>	<u>Deposit Amount</u>

TOTAL DEPOSITS IN TRANSIT

0.00

Less Outstanding Checks (a):

<u>Check Number</u>	<u>Check Date</u>	<u>Check Amount</u>

TOTAL OUTSTANDING CHECKS:

0.00

Bank statement Adjustments:

Explanation of Adjustments-

ADJUSTED BANK BALANCE:

\$2,718.23

* It is acceptable to replace this form with a similar form

** Please attach a detailed explanation of any bank statement adjustment

AND OTHER PARTIES TO EXECUTORY CONTRACTS

TOTAL DUE:	0.00
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V. INSURANCE COVERAGE

General Liability	
Vehicle	
Other:	

ENDING BALANCES FOR THE PERIOD:

(Provide a copy of of montly account statements for each of the below)

Sole Proprietor Account: 2,718.23

Payroll Account:

Tax Account:

*Other Accounts: _____

*Other Monies:

**Petty Cash (from below):	384.07
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TOTAL CASH AVAILABLE:

3,102.30

Petty Cash Transactions:

Date	Purpose	Amount
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9/5/2018	CVS Pharmacy	Prescription	9.52
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9/5/2018	CVS Pharmacy	Prescription	79.38
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9/5/2018	CVS Pharmacy	Prescription	10.98
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9/18/2018	Staples	Supplies	74.44
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9/18/2018	Village Chevron	Gas	45.00
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9/25/2018	CVS Pharmacy	Prescription	65.25
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9/25/2018	Village Chevron	Gas	45.00
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9/28/2018	Fed Ex	Delivery	54.50
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TOTAL PETTY CASH TRANSACTIONS:

384.07

* Specify the Type of holding (e.g. CD, Savings Account, Investment Security), and the depository name, location & account#

**** Attach Exhibit Itemizing all petty cash transactions**

Quarterly Period Ending (Date)	Total Disbursement s	Quarterly Fees	Date Paid	Amount Paid	Quarterly Fees Still Owing
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00

* Post-Petition Accounts Payable SHOULD NOT include professionals' fees and expenses which have been incurred but not yet awarded by the court. Post-Petition Accounts Payable SHOULD include professionals' fees and expenses authorized by Court Order but which remain unpaid as of the close of the period report

Name of Insider	Date of Order Authorizing Compensation	*Authorized Gross Compensation	Gross Compensation Paid During the Month

VII. SCHEDULE OF OTHER AMOUNTS PAID TO INSIDERS

Name of Insider	Date of Order Authorizing Compensation	Description	Amount Paid During the Month

* Please indicate how compensation was identified in the order (e.g. \$1,000/week, \$2,500/month)

XI. QUESTIONNAIRE

- | | No | Yes |
|--|----------|---------------|
| 1. Has the debtor-in-possession made any payments on its pre-petition unsecured debt, except as have been authorized by the court? If "Yes", explain below: | <u>X</u> | <u> </u> |
| <hr/> | | |
| 2. Has the debtor-in-possession during this reporting period provided compensation or remuneration to any officers, directors, principals, or other insiders without appropriate authorization? If "Yes", explain below: | No | Yes |
| | <u>X</u> | <u> </u> |
| <hr/> | | |
| 3. State what progress was made during the reporting period toward filing a plan of reorganization | | |
| <u>INFORMATION ISSUES RELATED TO SALE OF HOUSE</u> | | |
| <hr/> | | |
| 4. Describe potential future developments which may have a significant impact on the case: | | |
| 5. Attach copies of all Orders granting relief from the automatic stay that were entered during the reporting period. | | |
| 6. Did you receive any exempt income this month, which is not set forth in the operating report? If "Yes", please set forth the amounts and sources of the income below. | No | Yes |
| | <u>X</u> | <u> </u> |
| <hr/> | | |

I, Ronald F. Palmer, Debtor,
declare under penalty of perjury that I have fully read and understood the foregoing debtor-in-possession operating report and that the information contained herein is true and complete to the best of my knowledge.

11/28/18

Date



Page 8 of 8

Principal for debtor-in-possession

UNITED STATES DEPARTMENT OF JUSTICE
Main Document Page 9 of 25
OFFICE OF THE UNITED STATES TRUSTEE

CENTRAL DISTRICT OF CALIFORNIA

In Re: Ronald Frances Palmer Lola Marie Palmer <div style="text-align: right;">Debtor(s).</div>	CHAPTER 11 (NON-BUSINESS) Case Number: 9:18-bk-10894-DS Operating Report Number: 3 For the Month Ending: September 30, 2018
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I. CASH RECEIPTS AND DISBURSEMENTS
 A. (HOUSEHOLD ACCOUNT*)

1. TOTAL RECEIPTS PER ALL PRIOR GENERAL ACCOUNT REPORTS	9,176.48
2. LESS: TOTAL DISBURSEMENTS PER ALL PRIOR GENERAL ACCOUNT REPORTS	6,771.92
3. BEGINNING BALANCE:	2,404.56
4. RECEIPTS DURING CURRENT PERIOD:	3,801.00
5. BALANCE:	6,205.56
6. LESS: TOTAL DISBURSEMENTS DURING CURRENT PERIOD	3,310.18
7. ENDING BALANCE:	2,895.38
8. Household Account Number(s): # XXXXXX3132	
Depository Name & Location:	US Bank
	PO Box 1800, Saint Paul, MN 55101-0800

* All receipts must be deposited into the general account.

** Include receipts from the sale of any real or personal property out of the ordinary course of business; attach an exhibit specifying what was sold, to whom, terms, and date of Court Order or Report of Sale.

***This amount should be the same as the total from page 2.

[illegible]

Bank statement Date: 9/30/2018 Balance on Statement: 2,895.38

Plus deposits in transit (a):

Deposit Date

Deposit Amount

TOTAL DEPOSITS IN TRANSIT

0.00

Less Outstanding Checks (a):

Check NumberCheck DateCheck Amount

TOTAL OUTSTANDING CHECKS:

0.00

Bank statement Adjustments:

Explanation of Adjustments-

ADJUSTED BANK BALANCE:

\$2,895.38

* It is acceptable to replace this form with a similar form

**** Please attach a detailed explanation of any bank statement adjustment**

H. STATUS OF PAYMENTS TO SECURED CREDITORS, LESSORS
AND OTHER PARTIES TO EXECUTORY CONTRACTS

Creditor, Lessor, Etc.	Frequency of Payments (Mo/Qtr)	Amount of Payment	Post-Petition payments not made (Number)	Total Due
Rushmore Loan Manager	Monthly	6070.88	4	24,283.52
Rushmore Loan Manager	Monthly	927.76	4	3,711.04
TOTAL DUE:				27,994.56

V. INSURANCE COVERAGE

	Name of Carrier	Amount of Coverage	Policy Expiration Date	Premium Paid Through (Date)
General Liability	State Farm General Insura	300000.00	12/18/2018	12/18/2018
Vehicle	Auto Club of So. Ca.	300000.00	8/4/2019	9/30/2018
Other:	Califonia Fair Plan	791903.00	9/15/2018	9/15/2019

ENDING BALANCES FOR THE PERIOD:

(Provide a copy of of montly account statements for each of the below)

	Sole Proprietor Account:	2,895.38
	Payroll Account:	
	Tax Account:	
*Other Accounts:		
*Other Monies:		
	**Petty Cash (from below):	1,178.44

TOTAL CASH AVAILABLE:

4,073.82

Petty Cash Transactions:

Date	Purpose	Amount
9/1/2018	In-N-Out Food	14.13
9/1/2018	Smart & Final Groceries	24.74
9/1/2018	Target Groceries	18.78
9/2/2018	Carl's Jr Food	11.64
9/5/2018	Costco Food	7.84
9/5/2018	Pavilions Groceries	31.64
9/5/2018	Costco Groceries	229.73
9/5/2018	CVS Pharmacy Groceries	28.94
9/6/2018	Subway Food	10.40
10/18/2018	Pavilions Groceries	23.91
12/18/2018	Smart & Final Groceries	17.75
9/11/2018	Pavilions Groceries	19.25
9/12/2018	Costco Groceries	69.65
9/12/2018	Costco Food	8.94
9/12/2018	Target Groceries	42.03
9/14/2018	CVS Pharmacy Card	3.96
9/14/2018	Little Calf Food	26.92
9/17/2018	Pavilions Groceries	28.13
9/18/2018	Corner Bakery Café Food	20.30
9/19/2018	Costco Food	10.03
9/17/2018	Target Groceries	18.94
9/21/2018	Costco Food	3.10
9/21/2018	Target Groceries	13.15
9/21/2018	CVS Pharmacy Groceries	10.98
9/21/2018	Costco Groceries	78.60
9/21/2018	Corner Bakery Café Food	21.20
9/22/2018	Corner Bakery Café Food	17.60

9/22/2018	The Home Depot	Batteries & Supplies	109.59
9/22/2018	Vons	Groceries	14.00
9/24/2018	Pavilions	Groceries	30.81
9/25/2018	CVS Pharmacy	Groceries	54.27
9/25/2018	Panera Bread	Food	33.29
9/25/2018	Smart & Final	Groceries	11.36
9/26/2018	Pavilions	Groceries	19.07
9/27/2018	Subway	Food	10.40
9/27/2018	Pavilions	Groceries	32.07
9/28/2018	Target	Groceries	18.13
9/28/2018	Corner bakery Café	Food	20.30
9/29/2018	Carl's Jr.	Food	12.87

TOTAL PETTY CASH TRANSACTIONS:

1178.44

* Specify the Type of holding (e.g. CD, Savings Account, Investment Security), and the depository name, location & account#

** Attach Exhibit Itemizing all petty cash transactions

Quarterly Period Ending (Date)	Total Disbursement s	Quarterly Fees	Date Paid	Amount Paid	Quarterly Fees Still Owing
30-Jun-2018	325.00	325.00	1-Aug-2018	325.00	0.00
30-Sep-2018	325.00	325.00	24-Oct-2018	325.00	0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00

* Post-Petition Accounts Payable SHOULD NOT include professionals' fees and expenses which have been incurred but not yet awarded by the court. Post-Petition Accounts Payable SHOULD include professionals' fees and expenses authorized by Court Order but which remain unpaid as of the close of the period report

VII. SCHEDULE OF COMPENSATION PAID TO INSIDERS

Name of Insider	Date of Order Authorizing Compensation	*Authorized Gross Compensation	Gross Compensation Paid During the Month

VII. SCHEDULE OF OTHER AMOUNTS PAID TO INSIDERS

Name of Insider	Date of Order Authorizing Compensation	Description	Amount Paid During the Month

* Please indicate how compensation was identified in the order (e.g. \$1,000/week, \$2,500/month)

XI. QUESTIONNAIRE

- | | No | Yes |
|--|----------|---------------|
| 1. Has the debtor-in-possession made any payments on its pre-petition unsecured debt, except as have been authorized by the court? If "Yes", explain below: | <u>X</u> | <u> </u> |
| <hr/> | | |
| 2. Has the debtor-in-possession during this reporting period provided compensation or remuneration to any officers, directors, principals, or other insiders without appropriate authorization? If "Yes", explain below: | No | Yes |
| | <u>X</u> | <u> </u> |
| <hr/> | | |
| 3. State what progress was made during the reporting period toward filing a plan of reorganization | | |
| <u>INFORMATION ISSUES RELATED TO SALE OF HOUSE</u> | | |
| <hr/> | | |
| 4. Describe potential future developments which may have a significant impact on the case: | | |
| 5. Attach copies of all Orders granting relief from the automatic stay that were entered during the reporting period. | | |
| 6. Did you receive any exempt income this month, which is not set forth in the operating report? If "Yes", please set forth the amounts and sources of the income below. | No | Yes |
| | <u>X</u> | <u> </u> |
| <hr/> | | |

I, Ronald F. Palmer, Debtor,
declare under penalty of perjury that I have fully read and understood the foregoing debtor-in-possession operating report and that the information contained herein is true and complete to the best of my knowledge.

12/28/18
Date


Page 8 of 8 Principal for debtor-in-possession



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

6280 TRN S Y ST01

Business Statement

Account Number:

3140

Statement Period:

Sep 4, 2018

through

Sep 28, 2018

Page 1 of 3

000084697 01 AB 0.408 106481744702489 P Y
ESTATE OF RONALD F PALMER CPA
DEBTOR IN POSSESSION
BANKRUPTCY CASE # 91810894DS
5269 HORIZON DR
MALIBU CA 90265-3735



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective September 14th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting September 14th, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

Effective November 12th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting November 12th, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. The main updates that were made to "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Under sub section Consumer Overdraft Protection - additional language on overdraft protection advancement.
- Under sub section Business Banking Overdraft Protection - additional language on overdraft protection advancement.
- Removal of sub section Returns at Merchants and the daily limit.
- Update to the hours of operation for the U.S Bank Business Service Center.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 3140

Account Summary

	# Items		
Beginning Balance on Sep 4		\$	3,253.82
Customer Deposits	1		2,125.00
Other Withdrawals	2		1,005.00
Checks Paid	12		1,855.59
Ending Balance on Sep 30, 2018		\$	2,718.23

Customer Deposits

Number	Date	Ref Number	Amount
	Sep 25	8358048463	2,125.00

Total Customer Deposits \$ 2,125.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 12	Internet Banking Transfer To Account 3132		\$ 1,000.00
Sep 17	Analysis Service Charge	1700000000	5.00

Total Other Withdrawals \$ 1,005.00

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1008	Sep 5	8656010392	269.00	1015*	Sep 26	8653929126	19.00
1009	Sep 5	8657430353	203.00	1016	Sep 27	8952473781	56.77
1010	Sep 5	8657430352	203.00	1017	Sep 28	9252759702	203.00
1011	Sep 6	8956245893	168.00	1018	Sep 28	9252759703	203.00
1012	Sep 5	8658039397	19.70	1021*	Sep 25	8358048429	200.00
1013	Sep 5	8658039396	24.30				



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about negative account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



Main Document Page 20 of 25
 ESTATE OF RONALD F PALMER CPA
 DEBTOR IN POSSESSION
 BANKRUPTCY CASE # 91810894DS
 5269 HORIZON DR
 MALIBU CA 90265-3735

Business Statement

Account Number:

3140

Statement Period:

Sep 4, 2018

through

Sep 28, 2018

Page 2 of 3

SILVER BUSINESS CHECKING**(CONTINUED)**

U.S. Bank National Association

Account Number 3140

Checks Presented Conventionally (continued)

* Gap in check sequence

Conventional Checks Paid (11)

\$ 1,568.77-

Checks Presented Electronically

Check	Date	Ref Number	Amount	Description of Transaction	Payee
1014	Sep 5		86.82	PAYMENTS	VERIZON FINANCIA

Electronic Checks Paid (1)

\$ 66.82-

Total Checks Paid

\$ 1,655.59-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 5	2,448.00	Sep 17	1,275.00	Sep 27	3,124.23
Sep 6	2,280.00	Sep 25	3,200.00	Sep 28	2,718.23
Sep 12	1,280.00	Sep 26	3,181.00		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: August 2018

Account Number:

3140

\$ 5.00

Analysis Service Charge assessed to

3140

\$ 5.00

Service Activity Detail for Account Number 3140

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	13		No Charge
Paper Statement Fee	1	5.00000	5.00
Subtotal: Depository Services			5.00
Fee Based Service Charges for Account Number 1-575-1501-3140			\$ 5.00

ADDITIONAL INFORMATION

Effective September 14, 2018 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of *Real-Time Payment/Prohibition on Foreign Payments* section to the agreement
- Addition of *Retention of Documents* section to the agreement
- Added language pertaining to cut off time, retention of documents and large cash deposits added to the *Transaction Posting Order* section
- Clarification in the definition of "Available Balance" in the *Insufficient Funds and Overdrafts* section
- Additional language added to the *Insufficient Funds and Overdrafts* section regarding Extended Overdraft fees
- Updated language in the *Insufficient Funds and Overdrafts* section as it relates to ATM and Debit Card Overdraft Coverage options
- Title change from "Small Business" to "Business Banking"
- Added explanation pertaining to the order and possible fee(s) when linking accounts for Overdraft Transfer Protection in the *Overdraft Protection Plans* section
- Changes to eligible accounts, U.S. Bank Business Reserve Line of Credit for Business Banking and advances on U.S. Bank Business Credit Cards as it relates to overdraft protection in the *Overdraft Protection Plans* section
- Title change from "Private Client" Account to "Wealth Management" Account
- Addition of the Arbitration clause to the *U.S. Bank Consumer Reserve Line Agreement* section
- Removal of state specific language in the *Cost of Collection* section
- Updates in the *Important Military Lending Act Information* section



ESTATE OF RONALD F PALMER CPA
DEBTOR IN POSSESSION
BANKRUPTCY CASE # 91810894DS
5269 HORIZON DR
MALIBU CA 90265-3735

Business Statement

Account Number:

3140

Statement Period:

Sep 4, 2018

through

Sep 28, 2018

Page 3 of 3

ADDITIONAL INFORMATION

(CONTINUED)

Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5280 TRN S X ST01

Uni-Statement

Account Number:

3132

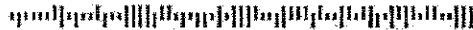
Statement Period:

Sep 1, 2018

through

Sep 30, 2018

Page 1 of 3



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ESTATE OF RONALD F PALMER

LOLA M PALMER

DEBTOR IN POSSESSION

BANKRUPTCY CASE #91810894DS

6269 HORIZON DR

MALIBU CA 90265-3735



To Contact U.S. Bank

By Phone:

1-800-US BANKS

(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Your privacy and security are our priority.

With the U.S. Bank Mobile App, your private information stays private, thanks to advanced encryption and firewall technology. For added peace of mind, you can activate 24/7 security alerts on your phone. If fraud is detected, you'll be notified when it happens. Don't have the app? Visit usbank.com/bankinapp to learn more and download the app today.

INFORMATION YOU SHOULD KNOW

Effective September 14th, 2018 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure will include a number of updates and may affect your rights. Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for copies. Please see the [Additional Information Section](#) of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure.

Effective November 12th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting November 12th, you may pick up a copy at your local branch, view a copy on usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. The main updates that were made to "Your Deposit Account Agreement" booklet sections and sub sections include:

- Under sub section Consumer Overdraft Protection - additional language on overdraft protection advancement.
- Under sub section Business Banking Overdraft Protection - additional language on overdraft protection advancement.
- Removal of sub section Returns at Merchants and the daily limit.
- Update to the hours of operation for the U.S Bank Business Service Center.

EASY CHECKING

U.S. Bank National Association

Account Summary

Beginning Balance on Sep 1	\$	2,404.56
Deposits / Credits		3,801.00
Other Withdrawals		2.00
Checks Paid		3,308.18
Ending Balance on Sep 30, 2018	\$	2,895.38

Member FDIC Account Number 3132

Number of Days in Statement Period	30
Average Account Balance	\$ 1,693.38
Customer Segment	Senior

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Sep 12	Internet Banking Transfer	From Account 3140	\$ 1,000.00
Sep 26	Federal Benefit Deposit	From SSA TREAS 310	893.00
	REF=182640040299790N00	XXSOC SEC 9031036030 4698B S	
Sep 26	Federal Benefit Deposit	From SSA TREAS 310	1,908.00
	REF=182640040299780N00	XXSOC SEC 9031036030 4698A S	
Total Deposits / Credits			\$ 3,801.00



Outstanding Deposits

Outstanding Withdrawals



EQUAL HOUSING
LENDER



Main Document Page 24 of 25

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Page 2 of 3

EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 3132

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 28	Paper Statement Fee	2800001454	\$ 2.00-
Total Other Withdrawals			\$ 2.00-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
0116	Sep 4	8359100997	159.17	0123	Sep 24	8059481723	200.00
0117	Sep 5	8658608069	135.52	0124	Sep 27	8953153206	235.41
0118	Sep 5	8658037851	796.10	0125	Sep 27	8952473770	245.45
0120*	Sep 5	8659025684	300.00	0202*	Sep 26	8654669217	157.74
0121	Sep 12	8656089752	400.00	0205*	Sep 25	8355631270	114.39
0122	Sep 19	8655987738	400.00	0209*	Sep 26	8654667205	164.40

* Gap in check sequence

Conventional Checks Paid (12) \$ 3,308.18-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 4	2,245.39	Sep 19	1,213.77	Sep 26	3,378.24
Sep 5	1,013.77	Sep 24	1,013.77	Sep 27	2,897.38
Sep 12	1,613.77	Sep 25	899.38	Sep 28	2,895.38

Balances only appear for days reflecting change.

ADDITIONAL INFORMATION

Effective September 14, 2018 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of *Real-Time Payment/Prohibition on Foreign Payments* section to the agreement
- Addition of *Retention of Documents* section to the agreement
- Added language pertaining to cut off time, retention of documents and large cash deposits added to the *Transaction Posting Order* section
- Clarification in the definition of "Available Balance" in the *Insufficient Funds and Overdrafts* section
- Additional language added to the *Insufficient Funds and Overdrafts* section regarding Extended Overdraft fees
- Updated language in the *Insufficient Funds and Overdrafts* section as it relates to ATM and Debit Card Overdraft Coverage options
- Title change from "Small Business" to "Business Banking"
- Added explanation pertaining to the order and possible fee(s) when linking accounts for Overdraft Transfer Protection in the *Overdraft Protection Plans* section
- Changes to eligible accounts, U.S. Bank Business Reserve Line of Credit for Business Banking and advances on U.S. Bank Business Credit Cards as it relates to overdraft protection in the *Overdraft Protection Plans* section
- Title change from "Private Client" Account to "Wealth Management" Account
- Addition of the Arbitration clause to the *U.S. Bank Consumer Reserve Line Agreement* section
- Removal of state specific language in the *Cost of Collection* section
- Updates in the Important *Military Lending Act Information* section

Effective September 14, 2018 the main updates to note in the revised "Consumer Pricing Information" brochure include:

- The addition of a new *Additional Features* section explaining all consumer checking and savings features and benefits, not previously listed in the "Consumer Pricing Information" brochure
- The addition of the *Benefits for Military and Senior Customers* explaining all the features and benefits for Military Servicemembers and Seniors, not previously listed in the "Consumer Pricing Information" brochure
- Disclosure clarification regarding fees pertaining to U.S. Bank and Non-U.S. Bank brand ATM's
- Clarification on the processing and structure of Extended Overdraft Fees
- The *Withdrawal Charge* associated with Federal Regulation D savings withdrawal limits has been further outlined in the *Miscellaneous Checking, Savings or Money Market Fees* section



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Page 3 of 3

ADDITIONAL INFORMATION

(CONTINUED)

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